

COMMISSION ON AGING AND RETIREMENT EDUCATION

Senior MOMENTUM



VOLUME 3, ISSUE 2

Helping Older Adults Live Better in Baltimore... One day at a Time!

APRIL 2006

Director's message



John P. Stewart
Executive Director

Greetings,

I want to share information with you about one of the Commission on Aging and Retirement Education's (CARE) premier services through the Senior Information and Assistance Program (I & A). Senior I & A (more recently being referred to as the Information

and Resource Center) is the link to services, programs and benefits for older adults. CARE's I & A program has provided this vital function since 1982.

Counselors are located at the following senior centers throughout Baltimore City: Hatton Senior Center; Sandtown-Winchester Senior Center; Senior Network of North Baltimore; Oliver Senior Center; Forest Park Senior Center; Harford Senior Center; Korean Senior Center; Southwest Senior Center; Allen Senior Center; Waxter Senior Center; Edward A. Myerberg Senior Center; and Action in Maturity (AIM).

Trained counselors are available at these sites to screen and assess a caller's needs, and to provide appropriate resource information. Callers may require general information or more complex assistance, such as the need for advocacy, office appointments for extensive assistance, or completion of an application to receive benefits.

A typical call might start with the question, "Can



Information and Resource Center Staff pictures, Rhonda Shields (front), Eleanor Fredericks (next), and Jacqueline Shields (last).

MEDICARE PART D

Have you enrolled in a Medicare Part D plan? Medicare Part D will pay for generic and brand name prescription drugs. Enrollment is voluntary, but penalties apply if persons with Medicare decide to join after May 15, 2006 and do not have "creditable prescription coverage" through another plan. May 15 is the deadline to enroll into a Medicare Part D plan to avoid the late-enrollment penalty.

Help to Pay for Medicare Part D

If you meet the following income and asset criteria, you may qualify for assistance toward the cost of your premium, deductible, co-pays and/or coverage gap.

The amount listed is maximum gross yearly income:

INDIVIDUAL

Yearly Income - **\$14,700**

Assets - **\$11,500**

MARRIED COUPLE

Yearly Income - **\$19,800**

Assets - **\$23,500**

Those who do not meet the above guidelines, may still qualify for state assistance through the Senior Prescription Drug Assistance Program (SPDAP). SPDAP will pay \$25 per month toward your Part D premium cost.

Only gross income is considered, not assets.

INDIVIDUAL

Yearly Income - **\$ 28,710**

MARRIED COUPLE

Yearly Income - **\$ 38,490**

Medicare Part D Out of Pocket Expenses

For 2006, the out-of-pocket-expense that persons with Medicare must spend on Part D drugs to reach the catastrophic cap is \$3,600. This amount includes the deductible (\$250), the 25 percent coinsurance in the initial coverage stage (\$500), and the coverage gap (doughnut hole) of \$2,850. The doughnut hole represents the level of prescription cost in which the beneficiary is responsible for 100 percent of their costs. After these expenses have been met, persons with Medicare will have to pay only 5 percent of the cost of each prescription. Coverage by a group health plan or third party payer does not count toward out of pocket expense.

You may enroll in Part D at nine sites throughout the city. Appointments for assistance are available. For site addresses, or if you have questions or need help to enroll in a Medicare plan, call CARE's Senior Health Insurance Program at (410) 396-2273.

Look out for the Medicare Part D Day Information and Enrollment Fair coming in April. Call 410-396-2273 for date, time and location.

you tell me what I am eligible for?" Eligibility guidelines and program criteria will be provided to help determine eligibility. The caller will receive information over the phone and can also be mailed information if necessary. The advantage of being screened and assisted through the Resource and Information Center is the "one stop shop" linkage to services and programs for older adults, caregivers and the community at large.

Persons who are 55 years of age and older can also benefit from a comprehensive screening tool known as BenefitsCheckup. BenefitsCheckup (BCU) is a computerized program that will help determine programs and services for which a person may be eligible. The screening process occurs through contact with a counselor or direct access to BCU, which can yield eligibility for programs such as: Homeowner's/Renter's Tax Credit; Maryland Energy Assistance Program; Medicare Savings Program; Tel-Life; and many of CARE's programs such as TaxiCard, Legal Services, Senior Care, Senior

Health Insurance Program and many others.

Perhaps you or someone you know needs answers to the following questions:

- As an older adult, what am I eligible for?
- What are resources for transportation in the city?
- What activities can I explore to provide socialization for my 70-year-old father?
- Are there services to help take care of a person at home?

Answers to these questions and the location of other I & A sites can be provided by contacting CARE's Information and Resource Center at (410) 396-2273.

John P. Stewart

John P. Stewart

CARE Volunteer Nominated For National Honor

A large number of competent and diverse older adults give of their time and expertise each year through CARE Volunteer Services, under the division of Community Services. During 2005, CARE volunteers contributed 59,200 hours of their time, which represents \$304,880 in value to the City of Baltimore.

Mr. Elwood Street has been an active member and volunteer for 11 years. He has served in many capacities and currently serves as the assistant computer class instructor for seniors at the Waxter Senior Center. He is also an active member of the center's Advisory Council. For all his service, Mr. Street was nominated for the 2006 MetLife Foundation's Older Volunteers Enrich America Awards in the Team Spirit category.

Mr. Street works with the computer class instructor to help seniors learn the basics of the Internet, e-mail and word processing. With his help, the class members have garnered new skills that have opened a world of possibilities for them in the area of employment and helped them keep in touch with family and loved ones.

In addition to his teaching prowess, he is a contributor and assistant editor of the Waxter Center newsletter, which goes to more than 2,000 members every other month. He has also been an integral part of efforts to raise funds for the renovations of the center.

The impact of his work as a "one man force" can be witnessed daily, as Mr. Street rallies seniors to speak with their state representatives in securing funds for the renovation of the center.

Mr. Street is a constant cheerleader in getting people involved. He walks around and encourages seniors to volunteer, even if only for an hour. He continually reaches out to those in frail health. It is a common occurrence to see Mr. Street writing a letter to, or visiting with, someone who may be unable to advocate for himself.

As a member of the Waxter Center Advisory Council, he has contributed to an environment of cohesiveness that lends itself to teamwork. Now members look forward to meetings where they can make decisions that make the center better than ever, building a positive environment.

With a volunteer like Elwood Street, any organization or program can't help but be successful in its endeavors. CARE volunteers continuously exemplify what older adults can do and how they can contribute to their families, neighborhoods and peers.

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Senior Momentum is published by the Commission on Aging and Retirement Education.

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Changes in Attitudes - Changes in Behaviors

By **Deborah Hamilton**,
Long-Term Care Ombudsman Program Manager

If you base your opinion of long-term care facilities in the state of Maryland solely on recent news reports and horror stories from friends and acquaintances, you would run for the hills if you needed an assisted living facility or nursing home placement! Although industry-wide modifications and consistent monitoring are needed throughout the country to protect our disabled and elderly citizens, there are many rays of hopes in the system.

CARE's Long-Term Care Ombudsman Program was recently awarded a small grant from the Office of Health Care Quality to carry out a demonstration project to provide 10 one-hour in-service training sessions to Baltimore City nursing

home staff. The project is titled "Changes in Attitudes-Changes in Behaviors." The goals of the trainings are to reduce resident abuse, staff stress, high staff turnover rates, and the violation of residents' rights. Our aim is to enhance and improve the attitudes of facility staff toward residents, nursing facilities and their jobs. Additionally, our trainings are sensitizing nursing home staff towards the varied characteristics of their disabled and elderly populations.

If you are interested in a volunteer opportunity to enhance Baltimore City's nursing homes, contact James Getz at 410-396-3144. We are seeking persons to share their special skills as friendly visitors, complaint investigators, office assistants, volunteer recruiters and training facilitators. Do your part and call us today.

CALENDAR OF EVENTS

April events

1st • 10:00 a.m. to 2:00 p.m.

Medicare Part D Enrollment Fair - Providers and enrollment all in one location. Transportation will be provided. Call the Waxter Senior Center to reserve your space. 410-396-2273.

13th • 9:00 a.m. to 5:00 p.m.

Behold the Lamb - Bus trip to Sight and Sound Millennium Theater, and lunch at Miller Restaurant. Cost \$82. Senior Network of North Baltimore, 410-323-7131.

17th • 10:00 a.m.

"Pretty Little Houses all in a Row: The History of the Baltimore Rowhouse." Presenter, local historian Wayne Schaumburg. Call the Hatton Senior Center at 410-396-9025 for more information.

17th • 10:00 a.m. to 3:00 p.m.

Medicare Matters - The National Council on Aging will be available to help seniors find the right drug plan. Senior Network of North Baltimore. Call 410-323-7131 for an appointment.

19th • 8:30 a.m. to 5:30 p.m.

Annual Mystery Trip - You will need your walking shoes for this fun-filled day! Call Hatton Senior Center for more details - 410-396-9025.

23rd • 3:00 to 6:00 p.m.

Sunday Jazz Series - Live Jazz performance by Nap Time Jazz Ensemble. Tickets \$15 single; \$25 couple. Dinner is catered. Waxter Senior Center, 410-396-2273.

May events

12th

Computer Classes Begin - Cost \$45 for 6 weeks. Course topics: "Introduction to Computers," "Working with Word" and "Internet & E-mail." Senior Network of North Baltimore, 410-323-7131.

12th • 10:00 a.m. to 2:00 p.m.

Echoes of an Era - A spectacular day of "info-tainment"

celebrating the life work and other accomplishments of seniors in Baltimore City. Waxter Senior Center 410-396-2273.

14th • 4:00 to 6:00 p.m.

The Arena Players Present: *The Mortgage Burning* - A fundraiser for Waxter Senior Center Renovations. A comedy/mystery play by Robert Russell. Tickets: \$15 general admission. The Arena Players Theater, 801 McCulloch St., Baltimore.

19th • 9:00 to 11:00 a.m.

Stories of the Bible - Cost: \$30. Dr. Robert Speer will share stories from the Bible from a literary and historical view point. Senior Network of North Baltimore, 410-323-7131.

21st • 2:30 to 6:00 p.m.

Sunday Jazz Series - Live Jazz performance and catered dinner. Tickets \$15 single; \$25 couple. Waxter Senior Center 410-396-2273

31st • 10:00 a.m. to 2:00 p.m.

Annual Senior Health and Fitness Day - Featuring health screenings, games, fitness activities and motivational speakers. Waxter Senior Center 410-396-2273

Trips

September 17th - 21st

New Hampshire Lakes & Mountains Tour

Cost: \$554 Double p/p 5 Days/4 Nights Trip includes: 11 meals, deluxe accommodations, Castle In The Clouds Tour & Wolfeboro Inn lunch, Pewter Company tour, railroad ride with picnic lunch on board and much more. Senior Network of North Baltimore 410-323-7131

November 9th - 18th

Hawaiian Island Cruise

10 days/9 nights. Including two days at the Waikiki Marriott with a tour of Pearl Harbor and a luau. Prices begin at \$2,452, including air fare, cruise, taxes, port charges. We will be visiting five islands on this cruise. Senior Network of North Baltimore 410-323-7131.